

UNITED STATES BANKRUPTCY COURT
DISTRICT OF

In re:	§	
	§	
RIVERS, MARCELLUS D.	§	Case No. 05-44059
RIVERS, LATASHA N.	§	
	§	
Debtor(s)	§	

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. The debtor filed a petition under chapter of the United States Bankruptcy Code on . The case was converted to one under Chapter 7 on . The undersigned trustee was appointed on .

2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.

3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized gross receipts of \$

Funds were disbursed in the following amounts:

Administrative expenses

Payments to creditors

Non-estate funds paid to 3rd Parties

Payments to the debtor

Leaving a balance on hand of¹ \$

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

6. The deadline for filing claims in this case was . All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$ as interim compensation and now requests a sum of \$, for a total compensation of \$. In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$, and now requests reimbursement for expenses of \$, for total expenses of \$.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: _____ By: /s/CHRISTOPHER J. MOSER
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

FORM 1
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Page: 1
Exhibit A

Case No: 05-44059 BTR Judge: BRENDA T. RHOADES
Case Name: RIVERS, MARCELLUS D.
RIVERS, LATASHA N.
For Period Ending: 01/12/10

Trustee Name: CHRISTOPHER J. MOSER
Date Filed (f) or Converted (c): 10/04/06 (c)
341(a) Meeting Date: 10/23/06
Claims Bar Date: 07/02/07

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA=554(a) Abandon DA=554(c) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. 2005 Tax Return (u)	5,000.00	5,000.00		5,000.00	FA
2. 12639 Daimler Drive, Frisco, Texas Debtor Claimed 100% Exemption on Schedule C	221,121.00	0.00	DA	0.00	FA
3. CASH	200.00	0.00	DA	0.00	FA
4. FINANCIAL ACCOUNTS Debtors listed a \$0.00 balance.	0.00	0.00	DA	0.00	FA
5. HOUSEHOLD GOODS Debtors exempted all but \$2,600.00, and Trustee will abandon the remaining \$2,600.00	62,000.00	0.00	DA	0.00	FA
6. FIREARMS AND HOBBY EQUIPMENT Debtor claimed an exemption value of \$0.00, Trustee will abandon.	1,100.00	0.00	DA	0.00	FA
7. RETIREMENT PLANS Debtor Claimed 100% Exemption on Schedule C	141,000.00	0.00	DA	0.00	FA
8. 2005 Chevrolet Avalanche Debtor Claimed 100% Exemption on Schedule C	25,279.00	0.00	DA	0.00	FA
9. 2002 Land Rover Debtor Claimed 100% Exemption on Schedule C	25,490.00	0.00	DA	0.00	FA
10. BOOKS/COLLECTIBLES	2,000.00	0.00	DA	0.00	FA
INT. Post-Petition Interest Deposits (u)	Unknown	N/A		61.41	Unknown

TOTALS (Excluding Unknown Values)	\$483,190.00	\$5,000.00		\$5,061.41	Gross Value of Remaining Assets \$0.00 (Total Dollar Amount in Column 6)
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Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

FORM 1
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Page: 2
Exhibit A

Case No: 05-44059 BTR Judge: BRENDA T. RHOADES
Case Name: RIVERS, MARCELLUS D.
RIVERS, LATASHA N.

Trustee Name: CHRISTOPHER J. MOSER
Date Filed (f) or Converted (c): 10/04/06 (c)
341(a) Meeting Date: 10/23/06
Claims Bar Date: 07/02/07

Quilling, Selander, Cummiskey & Lownds, P.C. is employed to represent the trustee. The trustee is a partner in the same firm. On Nov. 15, 2006, Agreed Order on Motion for Turnover of Property of the Estate was entered, item # 1. The estate is not required to file a tax return.

Initial Projected Date of Final Report (TFR): 12/31/07 Current Projected Date of Final Report (TFR): 01/12/10

FORM 2
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Page: 1
Exhibit B

Case No: 05-44059 -BTR
Case Name: RIVERS, MARCELLUS D.
RIVERS, LATASHA N.
Taxpayer ID No: *****2776
For Period Ending: 01/12/10

Trustee Name: CHRISTOPHER J. MOSER
Bank Name: BANK OF AMERICA, N.A.
Account Number / CD #: *****6071 BofA - Money Market Account

Blanket Bond (per case limit): \$ 300,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
11/20/06	1	MARCELLUS RIVERS CASHIER'S CHECK # 2452545 BANK OF AMERICA	BALANCE FORWARD TAX REFUND	1224-000	5,000.00		0.00 5,000.00
11/30/06	INT	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	1.37		5,001.37
12/29/06	INT	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	4.24		5,005.61
01/31/07	INT	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	4.26		5,009.87
02/28/07	INT	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	3.84		5,013.71
03/30/07	INT	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	4.25		5,017.96
04/30/07	INT	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	4.13		5,022.09
05/31/07	INT	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	4.27		5,026.36
06/29/07	INT	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	4.12		5,030.48
07/31/07	INT	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	4.28		5,034.76
08/31/07	INT	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	4.28		5,039.04
09/28/07	INT	BANK OF AMERICA, N.A.	Interest Rate 0.750	1270-000	3.20		5,042.24
10/31/07	INT	BANK OF AMERICA, N.A.	Interest Rate 0.750	1270-000	3.22		5,045.46
11/30/07	INT	BANK OF AMERICA, N.A.	Interest Rate 0.650	1270-000	2.70		5,048.16
12/31/07	INT	BANK OF AMERICA, N.A.	Interest Rate 0.500	1270-000	2.41		5,050.57
01/31/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.400	1270-000	2.00		5,052.57
02/29/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.300	1270-000	1.20		5,053.77
03/31/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.250	1270-000	1.19		5,054.96
04/30/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.250	1270-000	1.04		5,056.00
05/30/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.150	1270-000	0.64		5,056.64
06/30/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.150	1270-000	0.62		5,057.26
07/31/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.150	1270-000	0.64		5,057.90
08/29/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.150	1270-000	0.64		5,058.54
09/30/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.150	1270-000	0.62		5,059.16
10/31/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.100	1270-000	0.49		5,059.65

Page Subtotals 5,059.65 0.00

FORM 2
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Page: 2
Exhibit B

Case No: 05-44059 -BTR
Case Name: RIVERS, MARCELLUS D.
RIVERS, LATASHA N.
Taxpayer ID No: *****2776
For Period Ending: 01/12/10

Trustee Name: CHRISTOPHER J. MOSER
Bank Name: BANK OF AMERICA, N.A.
Account Number / CD #: *****6071 BofA - Money Market Account

Blanket Bond (per case limit): \$ 300,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
11/28/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.100	1270-000	0.41		5,060.06
12/31/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.26		5,060.32
01/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.04		5,060.36
02/27/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.04		5,060.40
03/31/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.04		5,060.44
04/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.11		5,060.55
05/29/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.12		5,060.67
06/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.13		5,060.80
07/31/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.13		5,060.93
08/05/09	000301	QSC&L 2001 Bryan Street, Suite 1800 Dallas, Texas 75201	Per Order Entered on 8/05/09 Attorney's Fees			1,514.40	3,546.53
			Fees 1,492.00	3110-000			3,546.53
			Expenses 22.40	3120-000			3,546.53
08/31/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.10		3,546.63
09/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.09		3,546.72
10/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.09		3,546.81
11/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.09		3,546.90
12/31/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.09		3,546.99
01/08/10	INT	BANK OF AMERICA, N.A.	INTEREST REC'D FROM BANK	1270-000	0.02		3,547.01
01/08/10		Transfer to Acct #*****6706	Final Posting Transfer	9999-000		3,547.01	0.00

Page Subtotals 1.76 5,061.41

FORM 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Page: 3
Exhibit B

Case No: 05-44059 -BTR
Case Name: RIVERS, MARCELLUS D.
RIVERS, LATASHA N.
Taxpayer ID No: *****2776
For Period Ending: 01/12/10

Trustee Name: CHRISTOPHER J. MOSER
Bank Name: BANK OF AMERICA, N.A.
Account Number / CD #: *****6071 BofA - Money Market Account

Blanket Bond (per case limit): \$ 300,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
COLUMN TOTALS					5,061.41	5,061.41	0.00
Less: Bank Transfers/CD's					0.00	3,547.01	
Subtotal					5,061.41	1,514.40	
Less: Payments to Debtors						0.00	
Net					5,061.41	1,514.40	

Page Subtotals 0.00 0.00

FORM 2
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Page: 4
Exhibit B

Case No: 05-44059 -BTR
Case Name: RIVERS, MARCELLUS D.
RIVERS, LATASHA N.
Taxpayer ID No: *****2776
For Period Ending: 01/12/10

Trustee Name: CHRISTOPHER J. MOSER
Bank Name: BANK OF AMERICA, N.A.
Account Number / CD #: *****6706 BofA - Checking Account

Blanket Bond (per case limit): \$ 300,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
01/08/10		Transfer from Acct #*****6071	BALANCE FORWARD Transfer In From MMA Account	9999-000	3,547.01		0.00 3,547.01

COLUMN TOTALS	3,547.01	0.00	3,547.01
Less: Bank Transfers/CD's	3,547.01	0.00	
Subtotal	0.00	0.00	
Less: Payments to Debtors		0.00	
Net	0.00	0.00	

	TOTAL - ALL ACCOUNTS	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
	BofA - Money Market Account - *****6071	5,061.41	1,514.40	0.00
	BofA - Checking Account - *****6706	0.00	0.00	3,547.01
		-----	-----	-----
		5,061.41	1,514.40	3,547.01
		=====	=====	=====
	(Excludes Account Transfers)		(Excludes Payments To Debtors)	Total Funds On Hand

Page Subtotals 3,547.01 0.00

EXHIBIT C
ANALYSIS OF CLAIMS REGISTER

Case Number: 05-44059		Page 1		Date: January 12, 2010		
Debtor Name: RIVERS, MARCELLUS D.		Claim Class Sequence				
Code #	Creditor Name & Address	Claim Class	Notes	Amount Allowed	Paid to Date	Claim Balance
000009 058 5800-00	OK Centralized Support Registry PO Box 268849 Oklahoma City, OK 73126-8849	Priority		\$3,294.04	\$0.00	\$3,294.04
000010B 058 5800-00	Internal Revenue Service PO Box 21126 Philadelphia, PA 19114	Priority		\$0.00	\$0.00	\$0.00
000006 070 7100-00	Oklahoma Guaranteed Student Loan Program PO Box 3000 Oklahoma City, OK 73101	Unsecured		\$3,796.02	\$0.00	\$3,796.02
000007 070 7100-00	Nissan Motor Acceptance c/o Creditors Bankruptcy Service PO Box 740933 Dallas, TX 75374	Unsecured		\$22,163.95	\$0.00	\$22,163.95
000008 070 7100-00	Southwestern Bell Telephone c/o Portfolio Recovery Associates, LLC PO Box 41067 Norfolk, VA 23541	Unsecured		\$136.24	\$0.00	\$136.24
000010A 070 7100-00	Internal Revenue Service PO Box 21126 Philadelphia, PA 19114	Unsecured		\$0.00	\$0.00	\$0.00
000011 070 7100-00	South Verizon Wireless AFNI/Verizon Wireless 404 Brock Drive Bloomington, IL 61701	Unsecured		\$14.01	\$0.00	\$14.01
000012 070 7100-00	John A. Alberts 211 N. Robinson, Ste. 600 Oklahoma City, OK 73102	Unsecured		\$2,914.79	\$0.00	\$2,914.79
000013 070 7100-00	Premier Bankcard Premier/CSI-Dept SDPR PO Box 2208 Vacaville, CA 95696	Unsecured		\$384.98	\$0.00	\$384.98
000014 070 7100-00	Hammons & Associates 325 Dean A. McGee Avenue Oklahoma City, Oklahoma 73102	Unsecured		\$17,013.14	\$0.00	\$17,013.14
000015 070 7100-00	Hartzog Conger Cason & Neville 201 Robert S. Kerr Suite 1600 Oklahoma City, OK 73102	Unsecured		\$149,760.37	\$0.00	\$149,760.37
000016 070 7100-00	South Verizon Wireless AFNI/Verizon Wireless 404 Brock Drive Bloomington, IL 61701	Unsecured		\$1,003.83	\$0.00	\$1,003.83

EXHIBIT C
ANALYSIS OF CLAIMS REGISTER

Case Number: 05-44059	Page 2	Date: January 12, 2010
Debtor Name: RIVERS, MARCELLUS D.	Claim Class Sequence	

Code #	Creditor Name & Address	Claim Class	Notes	Amount Allowed	Paid to Date	Claim Balance
000017 070 7100-00	Portfolio Recovery Associates, LLC PO Box 12914 Norfolk, Va 23541	Unsecured		\$241.70	\$0.00	\$241.70
000018 070 7100-00	Portfolio Recovery Associates, LLC PO Box 12914 Norfolk, Va 23541	Unsecured		\$135.83	\$0.00	\$135.83
000001 070 7100-00	Drive Financial 8585 N Stemmons Fwy Ste Dallas, TX 75247	Secured		\$32,066.34	\$0.00	\$32,066.34
000002 070 7100-00	Drive Financial 8585 N Stemmons Fwy Ste Dallas, TX 75247	Secured		\$26,140.17	\$0.00	\$26,140.17
000003 070 7100-00	City of Frisco c/o Michael W Deeds Linebarger Goggan Blair & Sampson, LLP 2323 Bryan St., Ste. 1600 Dallas, TX 75201	Secured		\$942.78	\$0.00	\$942.78
000004 070 7100-00	Frisco ISD Tax PO Box 547 Frisco, TX 75034	Secured		\$3,471.67	\$0.00	\$3,471.67
000005 070 7100-00	Washington Mutual 11200 West Parkland Ave Mailstop MWIA303 Milwaukee, WI 53224	Secured		\$205,831.05	\$0.00	\$205,831.05
Case Totals:				\$469,310.91	\$0.00	\$469,310.91

Code #: Trustee's Claim Number, Priority Code, Claim Type

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 05-44059

Case Name: RIVERS, MARCELLUS D.

RIVERS, LATASHA N.

Trustee Name: CHRISTOPHER J. MOSER

Claims of secured creditors will be paid as follows:

<i>Claimant</i>	<i>Proposed Payment</i>
_____	\$ _____
_____	\$ _____
_____	\$ _____

Applications for chapter 7 fees and administrative expenses have been filed as follows:

<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
<u>Trustee: CHRISTOPHER J. MOSER</u>	\$ _____	\$ _____
<u>Attorney for trustee:</u>	\$ _____	\$ _____
<u>Appraiser:</u>	\$ _____	\$ _____
<u>Auctioneer:</u>	\$ _____	\$ _____
<u>Accountant:</u>	\$ _____	\$ _____
<u>Special Attorney for trustee:</u>	\$ _____	\$ _____
<u>Charges:</u>	\$ _____	\$ _____
<u>Fees:</u>	\$ _____	\$ _____
<u>Other:</u>	\$ _____	\$ _____
<u>Other:</u>	\$ _____	\$ _____

Applications for prior chapter fees and administrative expenses have been filed as follows:

<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
<u>Attorney for debtor:</u>	<u>\$</u>	<u>\$</u>
<u>Attorney for:</u>	<u>\$</u>	<u>\$</u>
<u>Accountant for:</u>	<u>\$</u>	<u>\$</u>
<u>Appraiser for:</u>	<u>\$</u>	<u>\$</u>
<u>Other:</u>	<u>\$</u>	<u>\$</u>

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
	<i>OK Centralized Support</i>		
<u>000009</u>	<u>Registry</u>	<u>\$</u>	<u>\$</u>
<u>000010B</u>	<u>Internal Revenue Service</u>	<u>\$</u>	<u>\$</u>
<u></u>	<u></u>	<u>\$</u>	<u>\$</u>

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be percent.

Timely allowed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
	<i>Oklahoma Guaranteed Student</i>		
<u>000006</u>	<u>Loan Program</u>	<u>\$</u>	<u>\$</u>

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ _____ have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be _____ percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
_____	_____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____

The amount of surplus returned to the debtor after payment of all claims and interest is
\$ _____.